

## AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph starting at line 28 of page 6 as follows:

B1  
In accordance with an embodiment of the present invention, rather than having the user type all of the relevant information to consummate the purchase, computer system 110 recognizes the entry of credit card information from a stored profile provided by the user during setup of a computer program. Thus, the keyboard entries are intercepted by a background application (for example, a so-called sidecar application - not to be confused with the trademarked SIDECAR™ computer program) that recognizes that a credit card number is being entered. The technology to implement such an application is well known and need not be repeated here. Upon recognizing that a credit card number is being entered into a web page, the background sidecar application determines that an online purchase is to be made. The background sidecar application then automatically populates the fields of the web page order form to the extent possible as well as enters information in a database stored in mass storage device 140 with information relating to the transaction. This database can then be utilized for a number of useful database functions by the user of computer system 110. According to one embodiment, the user of computer system 110 can call up the database to determine on a regular basis the amount of purchases made with one or many credit cards registered with the application. In other embodiments, the database can be utilized to grant access to third parties such as creditors and loyalty point providers to permit additional benefits to the user.

Please amend the paragraph starting at line 16 of page 7 as follows:

B2  
In order to utilize the background sidecar application of the present invention, the user first creates a profile containing various information such as name, address, E-mail address, credit card number, expiration date, etc. which provides the application with the ability to first recognize entry of credit card information and second, automatically populate fields in an electronic order form. Once this information is entered, process 200 as shown

B<sup>2</sup>  
in **FIGURE 2**, is carried out. This process starts at 210 where the application is enabled in the background as computer 110 carries on normal operations. At 220, the application monitors data entered by the user and determines upon detection of matching credit card information that an online transaction is being carried out. If a credit card number is detected at 230, the application first asks the user to verify and approve that a transaction is being made and is to be entered into the database stored in 140 at 240. If the user is, for example, simply typing a letter to the credit card company regarding an erroneous bill and as part of that letter is typing the credit card number, the user will wish to disapprove carrying the process 200 any further and control returns to 220 to await the next instance of a credit card number entry. If however, the user is, in fact, filling out an online order form and a credit card number is detected, the user will likely approve or verify continuation of the process at 240. In this case, the web page containing the online order form is automatically populated at 250 with as much information as the application can provide.

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Please amend the paragraph starting at line 30 of page 11 as follows:

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B<sup>3</sup>  
Once all of the profiles are created, the program is enabled and awaits a query from a remote third party. The term query as used herein can include an actual database query or any other transaction that might be carried out with the database including database entries in the case of creditors and loyalty point providers as required to carry out the authorized transactions. If a query is not received at 435, the background sidecar application waits until a query is received at which point control passes to 440 where the query is verified against the profile to assure compliance with the users defined privileges for the third party. If the profile is not verified at 445, the query is rejected at 450 and control returns to 435 to await the next query. In rejecting the query, any number of steps can be taken as will occur to those skilled in the art. Such steps might include logging the attempted query or sending a rejection message to the source of the query. In the event the query is verified at 445, the query is processed within the profile limits at 460 before returning control to 435.

Please amend the first paragraph of page 14 as follows:

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B<sup>24</sup>  
While the present invention has been described specifically in terms of credit card transactions, with minor modifications, the present invention can also be utilized to deal with transactions with a checking account or other bank saving and loan, brokerage house or other type of account. Moreover, many variations in the present invention will occur to those skilled in the art such as incorporation of features to permit limitations on credit card use such that when limits are exceeded or met, the background sidecar application interrupts the transaction in some manner such as supplying an established void credit card number or prohibiting the transaction in any other known way.

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